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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/619,022	07/14/2003	Elazar Katz	BB010	6401
7590 Unisys Corporation Attn: Lise A. Rode Unisys Way, MS/E8-114 Blue Bell, PA 19424-0001			EXAMINER VYAS, ABHISHEK	
			ART UNIT 3691	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

# Office Action Summary

Application No.

10/619,022

Applicant(s)

KATZ ET AL.

Examiner

Abhishek Vyas

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 14 July 2003.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 14 July 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- ☐ Notice of Informal Patent Application
- ☐ Other: \_\_\_\_\_

**DETAILED ACTION**

**Status of Claims**

1. This action is in reply to the application filed on 14 July 2003.
2. Claims 1-23 are currently pending and have been examined.
3. Claims 1-23 are rejected.

**Information Disclosure Statement**

4. There is no Information Disclosure Statement filed on record.

***Claim Rejections - 35 USC § 102***

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

6. **Claims 1-23** are rejected under 35 U.S.C. 102(e) as being anticipated by Lawrence United States Patent No: 7,181,428 B2.
7. **As per claim 1**, Lawrence discloses the following limitations:
  - a risk assessor module for providing to an authorized user of the anti-money-laundering system, guidelines in identifying risks associated with the branch of the financial institution (see at least Lawrence column 1, lines 14-27).
  - a policy builder module for recommending possible electronic and manual countermeasures to the risks identified by the risk assessor module and for enabling

the authorized user to select the countermeasures of his choice in order to create a policy for the branch of the financial institution (see at least Lawrence column 2, lines 40-42; column 3, lines 3-12).

- an account opening due diligence module for providing detailed recommendations to the authorized user as to whether to allow an application for account at the branch of the financial institution and for applying consistent implementation of the policy throughout the branch of the financial institution; (see at least Lawrence column 2, lines 38-40; and lines 53-62).
- a transaction activity monitor module for receiving and monitoring transaction information including transaction information received by the account opening due diligence module, and for identifying suspicious patterns among the transactions at the branch of the financial institution in order to provide a suspicious transaction activity report; (see at least Lawrence column 2, lines 58-67; column 3, lines 13-22 and 65-67; column 4, lines 47-50; column 5, lines 16-30).
- a case management and reporting module for tracking and identifying the detailed recommendations of the account opening due diligence module in order to provide continuous feedback to the authorized user about the effectiveness of the 25 system (see at least Lawrence column 3, lines 18-22; column 4, lines 44-55).

**8. As per claim 2, Lawrence teaches the following limitation:**

- a staff training and policy management module for using the selected countermeasures to develop customized training programs and to track compliance of users of the anti-money-laundering system (see at least Lawrence column 3, lines 65-67; column 4, lines 47-55).

**9. As per claim 3, Lawrence teaches the following limitation:**

- the risk assessor module include geographic location risk, types of customers served, and types of services offered by the financial institution (see at least Lawrence

column 1, lines 56-60; column 4, lines 56-67; column 5, lines 34-36 and column 8, lines 16-24).

10. As per claim 4, Lawrence discloses the limitation as follows:

- the policy builder module provides detailed support for the decision process in creating the policy (see at least Lawrence column 6, lines 33-40; column 7, lines 1-9).

11. As per claim 5, Lawrence discloses following limitation:

- the authorized user can override for the branch of the financial institution, the detailed recommendations provided by the account opening due diligence module (see at least Lawrence column 5, lines 42-50).

12. As per claim 6, Lawrence teaches the following limitation:

- the transaction information received and monitored by the transaction activity monitor further includes historical data (see at least Lawrence column 5, lines 66-67; column 6, line 1).

13. As per claim 7, Lawrence teaches the following limitation:

- the transaction information received and monitored by the transaction activity monitor further includes input from employees of the branch of the financial institution (see at least Lawrence column 3, line 65; column 4, lines 5-18).

14. As per claim 8, Lawrence teaches the following limitation:

- the case management and reporting module tracks and identifies the detailed recommendations of the account opening due diligence module that are overridden by the authorized user, and updates the account opening due diligence module based on the override (see at least Lawrence column 3, lines 3-5, lines 18-22; column 5, line 42-50).

15. As per claim 9, Lawrence teaches the following limitation:

- the risks identified by the risk assessor module are used to determine the level of review applied against a selected operation or transaction (see at least Lawrence column 3, lines 23-27; column 4, line 19-31, lines 47-50).

16. As per claim 10, Lawrence teaches the following limitation:

- the level of review is selected from the group consisting of standard review or special review (see at least Lawrence column 8, lines 39-41).

17. As per claim 11, Lawrence teaches the following limitation:

- the system is communicatively coupled to an electronic network including a plurality of databases, and wherein the transaction activity monitor component gathers information stored on the plurality of databases in order to monitor the suspicious transactions, and processes the information to output the risk assessment guidelines and an explanation of the risk assessment guidelines (see at least Lawrence column 8, lines 7-15).

18. As per claim 12, Lawrence teaches the following limitation:

- identifying risk dimensions for the branch of a financial institution (see at least Lawrence column 1, lines 14-25).
- assigning numerical designations for the risk dimensions identified for the a branch of a financial institution (see at least Lawrence column 5, lines 15-21; column 6, lines 33-40).
- identifying the type of financial transaction to be conducted at the branch of a financial institution (see at least Lawrence column 5, lines 31-36).
- determining whether the financial transaction to be conducted has a risk-related dimension (see at least Lawrence column 6, lines 15-23).
- determining whether the numerical designation of at least a selected one of the identified risk dimensions for the financial transaction to be conducted exceeds a predetermined level, if the financial transaction to be conducted does have a risk-related dimension (see at least Lawrence column 5, lines 22-30; column 8, lines 44-48).
- performing a special risk assessment procedure if the numerical designation of at least a selected one of the identified risk dimensions exceeds a predetermined level

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(see at least Lawrence column 5, lines 22-30; column 6, lines 35-40; column 8, lines 44-48).

- providing to an authorized user recommended guidelines for handling the financial transaction to be conducted, based on the special risk assessment procedure (see at least Lawrence column 9, lines 15-32).

**19. As per claim 13, Lawrence teaches the following limitation:**

- performing a standard risk assessment procedure if the numerical designation of none of the identified risk dimensions exceeds a predetermined level (see at least Lawrence column 9, lines 20-23).

**20. As per claim 14, Lawrence teaches the following limitation:**

- a first risk dimension representing the risks due to the location of the branch of the financial institution (see at least Lawrence column 8, lines: 18-24; 44-45; 59-61).
- a second risk dimension representing the risks due to selected services offered by the branch of the financial institution (see at least Lawrence column 8, lines 44-45; lines 64-67; column 9, lines 1-14).
- a third risk dimension representing the risks due to the nature of the customers served by the branch of the financial institution (see at least Lawrence column 8, lines 44-45, 53-58).
- a fourth risk dimension representing the risks due to the jurisdictions served by the financial institution (see at least Lawrence column 5, lines 53-56; column 7, lines 54-67).

**21. As per claim 15, Lawrence teaches the following limitation:**

- the risk dimensions are based on local laws, regulations, historical data, and other information that is specific to the branch of the financial institution (see at least Lawrence column 4, lines 32-36).

**22. As per claim 16, Lawrence discloses the following limitation:**

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- each of the selected services has associated accounts, each of the associated accounts having a risk rating and risk exposure rating, and wherein each risk dimension is based on the risk rating and risk exposure rating of all associated accounts of all of the selected services (see at least Lawrence column 2, lines 34-42; column 5, lines 38-42; column 6, lines 35-40).

**23. As per claim 17, Lawrence teaches the following limitation:**

- the second and third risk dimensions are based on data collected from the selected services (see at least Lawrence column 4, lines 5-18; column 7, lines 54-67; column 8, lines 1-15).

**24. As per claim 18, Lawrence discloses the following limitation:**

- performing a standard risk assessment procedure if it is determined that the financial transaction to be conducted does not have a risk-related dimension, wherein the standard risk assessment is based on the average of the numerical designation for all of the risks (see at least Lawrence column 6, lines 35-38; column 9, lines 59-62).

**25. As per claim 19, Lawrence teaches the following limitation:**

- the type of financial transaction to be conducted at the branch of a financial institution includes opening an account, and wherein the risk dimension for the account opening is based on the risk due to the nature of the customers served by the branch of the financial institution (see at least Lawrence column 5, lines 36-42).

**26. As per claim 20, Lawrence teaches the following limitation:**

- wherein the nature of the customers served by the branch of the financial institution includes high-risk clientele, and wherein the special risk assessment procedure is performed for the account opening (see at least Lawrence column 1, lines 11-13, lines 30-43; column 2, lines 53-55).

**27. As per claim 21, Lawrence teaches the following limitation:**

- when it is determined to perform a special risk assessment procedure for a financial transaction, the special risk assessment procedure is performed semi-annually, and



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wherein when it is determined to perform a standard risk assessment procedure for a financial transaction, the standard risk assessment procedure is performed annually (see at least Lawrence column 3, lines 65-67; column 6, lines 14-18).

28. As per claim 22, Lawrence teaches the following limitation:

- overriding by an authorized user the recommended guidelines for handling the financial transaction to be conducted (see at least Lawrence column 5, lines 42-50).

29. As per claim 23, Lawrence teaches the following limitation:

- the authorized user provides alternative guidelines after the step of overriding the recommended guidelines for handling the financial transaction to be conducted (see at least Lawrence column 5, lines 51-56; column 6, lines 20-23).

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- Irving et al United States Patent No: 5,991,743
- Buddle et al United States Patent No: 6,912,502

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Abhishek Vyas whose telephone number is 571-270-1836. The examiner can normally be reached on 7:30am-5:00pm EST Mon-Thur, ALT Friday OFF.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Abhishek Vyas  
Patent Examiner  
1 October 2007  
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